



**Administration for Children and Families**

Office of Community Services

Assets for Independence Demonstration Program

HHS-2011-ACF-OCS-EI-0137

**Due Date for Applications:**

**Fiscal Year 2011:** 03/31/2011 and 5/25/2011

**Fiscal Year 2012:** 1/25/2012, 3/26/2012, 5/25/2012

**Fiscal Year 2013:** 1/25/2013, 3/25/2013, 5/24/2013

Assets for Independence Demonstration Program

HHS-2011-ACF-OCS-EI-0137

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**Department of Health & Human Services  
Administration for Children & Families**

<b>Program Office:</b>	Office of Community Services
<b>Funding Opportunity Title:</b>	Assets for Independence Demonstration Program
<b>Announcement Type:</b>	Modification
<b>Funding Opportunity Number:</b>	HHS-2011-ACF-OCS-EI-0137
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**Due Date for Applications:**

**Fiscal Year 2011:** 03/31/2011 and 5/25/2011

**Fiscal Year 2012:** 1/25/2012, 3/26/2012, 5/25/2012

**Fiscal Year 2013:** 1/25/2013, 3/25/2013, 5/24/2013

**Executive Summary:**

The Administration for Children and Families (ACF) requests applications for grants to administer projects for the national Assets for Independence (AFI) demonstration of Individual Development Accounts (IDAs) and related services. IDAs are matched savings accounts. The goal of the demonstration is to develop knowledge about the extent to which this approach enables individuals and families with low incomes to become and remain more financially stable over the long term.

Grantees use the AFI grants to administer projects that provide IDAs and related services to individuals and families with low incomes. Participants open an IDA and save earned income in the account regularly with the goal of accumulating savings to acquire an economic asset that will appreciate over time. Specifically, participants use their IDA savings to purchase a home, capitalize or expand a business for self-employment, or attend higher education or training. Participants also receive training and other supports such as financial education training and coaching, and guidance on issues including family budgeting, consumer issues, debt and credit counseling, using mainstream financial products, accessing refundable tax credits, and accessing other benefits and services.

AFI manages on-going research about the administration of the AFI projects and the impacts of the combination of an IDA and related services. Grant recipients provide information to ACF and its researchers on such topics as project features, participant demographics, services provided, amounts participants save in their IDA, and types of purchases made with IDA savings.

ACF awards AFI grants to three categories of entities: non-profit organizations; State, local or Tribal government entities; and certain categories of credit unions and community development financial institutions. In addition to awarding the AFI grants, ACF provides substantial training and technical assistance to the grantees on implementing effective projects that feature IDAs and related services.

Grant recipients finance their AFI projects with a combination of the Federal AFI grant and cash from non-Federal sources. The amount of cash from non-Federal sources must be at least equal to the Federal AFI grant amount.

Applications for Federal AFI grants will be evaluated according to requirements and criteria in this announcement. Unsuccessful applicants may submit new applications in succeeding application cycles.

This is a standing announcement. It will be effective until cancelled or changed by the Director of the

Office of Community Services (OCS). This announcement supersedes the announcement published on the Administration for Children and Families funding opportunities website on December 11, 2007, HHS-2008-ACF-OCS-EI-0053.

**This announcement is modified.** References to the telephone number for Central Contractor Registration (CCR) have been corrected throughout the announcement to 1-866-606-8220. Other references to CCR registration in the table in *Section IV.2.* and in the Checklist in *Section VIII.* note that CCR registration is required of all applicants and must be active by the time of award. In *Section III.3.Other*, the disqualification factor in "Verification of CCR Registration" has been *deleted*. *Section IV.6. Other Submission Requirements* now has a corrected address for application submission by mail and/or by delivery. *Section V.2. Review and Selection Process* now states that no awards will be made to applicants that do not have an active CCR registration.

## I. Funding Opportunity Description

### Statutory Authority

The Assets for Independence Act (Title IV of the Community Opportunities, Accountability, and Training and Educational Services Act of 1998, as amended, Pub. L. 105-285, 42 U.S.C. 604 note) authorizes the Department of Health and Human Services to award grants to support Assets for Independence (AFI) projects and to research and evaluate the effectiveness of the AFI program and Individual Development Accounts (IDAs).

### Description

#### A. BACKGROUND

ACF is implementing the national AFI demonstration to test, demonstrate, and develop knowledge about the impact of IDAs and related services. ACF uses knowledge and information developed through the demonstration to advise the President and Congress on future uses of IDAs and related services for supporting families with low incomes in becoming more financially stable over the long term.

**Services Provided by Grantees.** Each project funded through the AFI demonstration provides IDAs and related services to individuals and families with low incomes. IDAs are matched savings accounts. Participants open an IDA and save earned income in the account regularly with the goal of accumulating savings to acquire an economic asset that will appreciate over time. Specifically, participants use their IDA savings to purchase a first home, to capitalize or expand a business for self-employment, or to attend higher education or training. Participants use their IDAs for periods ranging from six months to up to four or more years. As part of the demonstration, project participants receive training and other supports such as financial education training and coaching, as well as guidance on issues such as family budgeting, consumer issues, debt and credit counseling, using mainstream financial products, accessing refundable tax credits and accessing other benefits and services. Grantees often partner with numerous other entities to provide participants with the training and supports throughout the time they are saving in their IDA.

**Grantee Entities.** ACF is authorized to award AFI grants to three categories of entities: non-profit organizations that are certified under section 501(c)(3) of the Internal Revenue Code; State, local and Tribal government entities; and certain financial institutions. Eligible financial institutions are credit unions designated by the National Credit Union Association as "low-income credit unions" and financial institutions certified by the U.S. Treasury as community development financial institutions. Grant recipients are required to finance their projects with a combination of the Federal AFI grant and cash from non-Federal sources. The amount of cash provided by non-Federal sources must be at least equal to the Federal AFI grant amount.

**Training and Technical Assistance for Applicants and Grantee Entities.** ACF provides a substantial amount of training and technical assistance to applicants and grantees about administering IDA projects

and providing related supportive services for project participants.

**Performance Framework.** AFI grant recipients use a program-wide performance framework in planning and implementing their projects. The framework includes two core performance measures: the amount of IDA savings participants use for an asset purchase; and the number of participants who withdraw funds from their IDA for an asset purchase. ACF continues to collaborate with other funders and with AFI grant recipients to refine and update the program performance framework and the performance measures. ACF may introduce additional performance measures as needed.

**Outcomes and Research.** The demonstration was authorized by the Assets for Independence Act of 1998. Since 1999, OCS has awarded AFI grants to more than 400 non-profit organization and government entities. As of the end of FY 2010, more than 78,000 families with very low incomes have used IDAs and received training on financial matters, family budgeting and related matters. More than 33,000 participants have used their IDA savings to purchase economic assets and have joined the economic mainstream.

ACF also supports third-party organizations to study how grantees administer their projects and the impacts of the IDAs and related services on participants. The first phase evaluation results indicate that the demonstration sites do have a positive influence on participants' abilities to save earned income, manage their resources, and purchase an economic asset.

## B. APPLICANT ENTITIES

ACF is eager to expand the national AFI demonstration to more sites throughout the nation that will design, administer, and implement innovative and successful IDA projects. ACF is interested in awarding AFI grants to many types of national, statewide, tribal, regional and community-based organizations, as illustrated by the following list. (Note: Applicants must meet specific eligibility criteria listed in *Section III. Eligibility Information* of this announcement.)

**Asset building Coalitions and related groups**, such as America Saves entities; Bank-on coalitions; Local and state asset building coalitions; Refundable tax coalitions; and Tax credit campaigns.

**Associations of Organizations**, such as National, State and local associations.

**Community-Based Organizations**, such as community action agencies; community development corporations; faith-based organizations; other community-based organizations; service and fraternal organizations; and United Ways.

**Community Financial Institutions**, such as credit unions and community development financial institutions.

**Institutions of higher education**, such as Alaska Native and Native Hawaiian serving institutions; colleges; community colleges; Hispanic-serving institutions; historically Black colleges and universities; Tribally controlled colleges and universities; and other universities.

**Service Providers**, such as business development agencies and providers; child support enforcement agencies and related entities; child welfare agencies and related entities; consumer protection agencies; credit counseling agencies; disability service providers and related organizations; domestic violence prevention organizations and those that provide shelter and supports to survivors of domestic violence; early childhood organizations such as Head Start providers, child care research and referral entities, and related organizations; employment and training providers; entities that manage or assist with the local Temporary Assistance for Needy Families (TANF) program; entrepreneurship agencies and providers; foster care agencies; health care providers such as community health centers; housing authorities; housing developers and providers; Native American service providers; refugee service providers; social services agencies; and workforce development agencies and providers; and so forth.

**Other entities**, such as entities that serve communities and groups that are less represented among the current AFI projects and entities involving area employers that provide services as a benefit for their employees. This type may include agencies that seek to provide an IDA benefit for their employees.

### C. INFORMATION FOR APPLICANTS AND THEIR PROJECT PARTNERS

Applicants and grantees must comply with the Assets for Independence Act (Title IV of the Community Opportunities, Accountability, and Training and Educational Services Act of 1998, as amended, Pub. L. 105-285, 42 U.S.C. 604 note) and the HHS regulation for the Assets for Independence program at 45 C.F.R. Part 1000.

The Assets for Independence program website at <http://www.acf.hhs.gov/assetbuilding> provides information about the program. The AFI Resource Center website at <http://www.IDAresources.org> contains additional information, tips, tools, and other materials on planning and implementing IDA projects and related services. Entities interested in learning more should contact the AFI Resource Center at 1-866-778-6037 or via email at [info@IDAresources.org](mailto:info@IDAresources.org) for more information.

ACF sponsors in-person meetings, webinars and conference calls throughout the year for organizations that are interested in applying for a grant from the AFI program. Information about these events are posted on the ACF webpage at <http://www.acf.hhs.gov/assetbuilding> and on the AFI Resource Center website at <http://www.IDAresources.org>

## II. Award Information

Funding Instrument Type:	Grant
Estimated Total Funding:	\$15,000,000
Expected Number of Awards:	50
Award Ceiling:	\$1,000,000 Per Project Period
Award Floor:	\$0 Per Project Period
Average Projected Award Amount:	\$350,000 Per Project Period

### Length of Project Periods:

Other

The project period for AFI grants is 5 years (60 months). The budget period for AFI grants is also 5 years (60 months).

### Additional Information on Awards:

Awards made under this announcement are subject to the availability of Federal funds.

Applicants must provide one 5-year (60 months) budget for the entire project and budget period.

Please see *Section IV.5 Funding Restrictions* for any limitations on the use of grant funds awarded under this announcement.

## III. Eligibility Information

### III.1. Eligible Applicants

## 1. Eligible Applicants:

AFI is authorized to award AFI grants to three categories of entities:

- Non-profit organizations with 501(c)(3) status;
- State, local and Tribal government agencies;
- Financial institutions that are credit unions designated as a low-income credit unions or entities designated as community development financial institutions.

As noted in *Section I. Funding Opportunity Description*, ACF is eager to award grants to many types of eligible entities. *Section I* includes a list of many suggested types of entities that may be eligible to apply.

Additional eligibility rules.

**Non-profits.** Non-profit entities that do not have 501(c)(3) status may be a collaborating partner in an application from an entity that does have 501(c)(3) status. In this instance, the 501(c)(3) status would be the applicant who is responsible for the grant. The required Standard Form (SF) 424, Application for Federal Assistance must be signed by the authorized representative of the 501(c)(3) organization.

**Government entities.** The AFI Act specifies that government entities are eligible to apply for an AFI grant only if they submit an application jointly with a non-profit organization that has a 501(c)(3) status. (See AFI Act, Section 404(7)(A)(ii).)

**Joint applicants.** Entities that submit an application jointly must include in their application materials a SF 424, Application for Federal Assistance signed by the authorized representative of the entity that will be responsible for AFI grant administration and AFI project implementation. In the situation where a government entity submits an application jointly with a non-profit organization, either the government entity or the non-profit organization may be the responsible entity for the grant.

**Credit Unions Designated as Low-Income Credit Unions.** Applications submitted by credit unions designated as a low-income credit union must include documentation of the designation from the National Credit Union Administration. Such credit unions may be a subsidiary of or otherwise affiliated with a State, local or Tribal government, or any non-profit or for-profit organization. Applications submitted by such credit unions must demonstrate a strong collaborative relationship with one or more community-based organization(s) that seek to address poverty and the economic needs of community residents. The community-based organizations may be philanthropic foundations, community foundations, for-profit organizations, a non-profit organization, or another form of entity. The organization is not required to have 501(c)(3) status. For information about low-income credit unions, see <http://www.ncua.gov>.

**Community Development Financial Institutions (CDFI).** Applications submitted by entities designated as a CDFI must include documentation of the designation from the U.S. Department of the Treasury. A CDFI may be a subsidiary of or otherwise affiliated with a State, local or Tribal government, or any non-profit or for-profit organization. Applications submitted by a CDFI must demonstrate a strong collaborative relationship with one or more community-based organization(s) that seek to address poverty and the economic needs of community residents. The community-based organizations may be philanthropic foundations, community foundations, for-profit organizations, a non-profit organization, or another form of entity. The organization is not required to have 501(c)(3) status. For information about CDFIs, go to <http://www.cdfifund.gov>.

**Entities that Have Received AFI Grants Previously.** Entities that have received AFI grants previously may submit applications for an additional AFI grant. Such applications will be reviewed competitively with all other applications.

Individuals, foreign entities, and sole proprietorship organizations are not eligible to compete for, or receive, awards made under this announcement.

Faith-based and community organizations that meet eligibility requirements are eligible to receive awards under this funding opportunity announcement.

See "Legal Status of Applicant Entity" in *Section IV.2* for documentation required to support eligibility.

### III.2. Cost Sharing or Matching

Cost Sharing / Matching Requirement: Yes

Grantees are required to meet a non-Federal share of the project cost, in accordance with **The Assets for Independence Act (Title IV of the Community Opportunities, Accountability, and Training and Educational Services Act of 1998, as amended, Pub. L. 105-285, 42 U.S.C. 604 note)**.

Grant recipients are required to fund their projects with a combination of the Federal AFI grant and cash from one or more non-Federal source(s). The Federal AFI grant must comprise no more than 50 percent of the total project budget. The total budget for the project is the sum of the Federal AFI grant and cash funding provided by one or more other source(s). Therefore, for example, a grantee that receives \$300,000 in Federal AFI grant funds must provide at least \$300,000 in cash from one or more other source(s). The grantee may also provide in-kind support in addition to the required cash.

Grant recipients may use other Federal grant funds to meet the AFI cash requirement only if the program that administers the other Federal grant explicitly allows its grant recipients to use its Federal grant funds to meet matching requirements of other Federal grant programs. Examples of Federal programs with authorizing legislation that allows grantees to use grant funds in this way include:

- Community Development Block Grant
- Indian Community Development Block Grant
- Native American Housing and Self Determination Act (NAHASDA) funding
- Indian Self-Determination and Educational Assistance Act funding

Applicants are not required to present documentation that they have the cash contribution from a non-Federal source on hand at the time of application. However, applicants must provide documentation of a *commitment* that the cash funds will be available to meet the cash requirement when needed to support their AFI project. The availability or commitment of required cash contribution from a non-Federal source (or cash from a Federal source such as those listed above) is an important aspect of the "Organizational Profile" evaluation criterion. Another important aspect is the extent to which the required contribution from a non-Federal source are planned to be from private sector sources. (See *Section V.1. Application Review Information, Criteria*).

Matching requirements (including in-kind contributions) of less than \$200,000 (up to \$199,999) are waived under grants made to the governments of American Samoa, Guam, the U.S. Virgin Islands, and the Commonwealth of the Northern Mariana Islands (other than those consolidated under other provisions of 48 U.S.C. 1469) pursuant to 48 U.S.C. 1469a(d). This waiver applies whether the matching required under the grant equals or exceeds \$200,000.

Non-Federal resources will be evaluated under criteria found in *Section V.1.* of this announcement.

### III.3. Other



## Federal Rules for Determining Eligibility of Individuals to Participate in AFI-funded Projects.

The Assets for Independence Act limits eligibility for participation in AFI-funded projects to individuals and families with the following characteristics: 1) Individuals who are members of households that are eligible to receive support under the Federal Temporary Assistance for Needy Families program; 2) Individuals whose adjusted gross household income is less than twice the Federal poverty line, taking into consideration the number of household members, and whose household net worth as of the end of the prior calendar year was less than \$10,000; and 3) Individuals whose adjusted gross household income enables them to qualify for the Federal Earned Income Tax Credit, taking into consideration the number of household members, and whose household net worth as of the end of the prior calendar year was less than \$10,000. When determining the net worth of the household, a household's assets shall not be considered to include the primary dwelling unit and one motor vehicle owned by a member of the household.

### Disqualification Factors

Applications with requests that exceed the ceiling on the amount of individual awards as stated in *Section II. Award Information*, will be deemed non-responsive and will not be considered for funding under this announcement.

## Section IV. Application and Submission Information

### IV.1. Address to Request Application Package

Standard Forms, assurances, and certifications are available at the [ACF Funding Opportunities Forms](#) webpage. Standard Forms are also available at the [Grants.gov Forms Repository](#) website.

James Gatz

Office of Community Services

ATTN: Assets for Independence Program

370 L'Enfant Promenade, SW.

Aerospace Building, 5th Floor West

Washington, DC 20447

Phone: 1-866-778-6037

Fax: (202) 401-5648

Email: [info@IDAresources.org](mailto:info@IDAresources.org)

URL: [www.IDAresources.org](http://www.IDAresources.org)

### Federal Relay Service:

Hearing-impaired and speech-impaired callers may contact the Federal Relay Service for assistance at 1-800-877-8339 (TTY - Text Telephone or ASCII - American Standard Code For Information Interchange).

## Section IV.2. Content and Form of Application Submission

### Copies Required:

**If applying in hard copy**, applicants are required to submit one original and two copies of all application materials. **If applying electronically via [www.Grants.gov](http://www.Grants.gov)**, applicants must submit one complete copy of the application package electronically. Applicants submitting electronic applications need not provide additional copies of their application materials.

### Signatures:

The original signature of the Authorized Organization Representative (**AOR**) is required only on the original copy of hard copy application submissions. The AOR is named by the applicant, and is authorized to act for the applicant, to assume the obligations imposed by the Federal laws, regulations, requirements, and conditions that apply to the grant application or awards. A point of contact on matters involving the application must also be identified on the SF-424 at item 8f. The point of contact, known as the Project Director or Principal Investigator, should not be identical to the person identified as the AOR.

### **Formatting Requirements:**

All application materials for both hard copy and electronic submissions must be submitted on 8 ½" x 11" white paper with 1-inch margins. **All pages of the application submission (hard and electronic copies) must be sequentially numbered.** Project Descriptions, narratives, summaries, etc., must be in double-spaced format in 12-point font. Hard copy application materials must be one-sided for duplication purposes. Hard copy application copies (original and two copies) must not be bound, they may be clipped or rubber-banded together.

**Page limitations do not include the required Standard Forms.** If an application exceeds the cited page limitation for double-spaced pages in the application narrative or the double-spaced page limitation cited for the appendices and resumes, the extra pages will be removed and will not be reviewed. In addition, if an application narrative is single-spaced and/or one-and-a-half spaced (in whole or in part) the total number of these lines will be doubled. This adjustment may result in an increased total number of pages, which will be removed so that the application conforms to the cited double-spaced page limitation.

This section also may include the order of assembly for hard copy application submissions. Acceptable formats for applications submitted electronically via [www.Grants.gov](http://www.Grants.gov) are MS-Word and Excel, Word Perfect, Adobe PDF, Jpeg and Gif.

Later in this section of the announcement, specific information on page limitations is provided. Information on required Standard Forms and other forms, certifications and assurances, D-U-N-S Numbers and Central Contractor Registration (CCR) requirements, the project description, budget and budget justification requirements, and methods of application submission are also found later in this section (*Section IV.2.*).]

A checklist of required application elements is available for applicants' use in *Section VIII. Additional Information*.

ACF does not limit the number of pages in an application. It is anticipated that strong applications will be within the range of 40-50 pages. Applicants should keep supplementary information such as appendices and exhibits to a minimum. Applicants should not submit organizational brochures, films, slides, newspaper clips, and so forth.

### **Forms, Assurances, and Certifications**

Applicants seeking financial assistance under this announcement must submit the listed Standard Forms (SFs), assurances, and certifications. All required Standard Forms, assurances, and certifications are available at [ACF Funding Opportunities Forms](#) or at the [Grants.gov Forms Repository](#) unless specified otherwise.

Forms / Assurances / Certifications	Submission Requirement	Notes / Description
SF-LLL - Disclosure of Lobbying Activities, if applicable	If applicable, submission is required prior to award.	If any funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan, the applicant shall complete and submit the SF-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions. Applicants must furnish an executed copy of the Certification Regarding Lobbying prior to award.
Survey on Ensuring Equal Opportunity for Applicants	Submission is voluntary.	Non-profit private organizations (not including private universities) are encouraged to submit the " <i>Survey on Ensuring Equal Opportunity for Applicants</i> " with their applications. Submission of the survey is voluntary. Applicants applying electronically may submit this survey along with the application. Hard copy submissions should include the survey in a separate envelope.
Central Contractor Registration (CCR)	Required of all applicants.	Required of all applicants.
SF-424 - Application for Federal Assistance SF-P/PSL - Project/Performance Site Location(s)	Submission required for all applicants by the application due date.	Required for all applications.
DUNS Number (Universal Identifier)	Required of all applicants.	Required of all applicants.
SF-424A - Budget Information - Non-Construction Programs SF-424B - Assurances - Non-Construction Programs	Submission required for all applicants applying for a non-construction project by the application due date.	Required for all applications.

Certification Regarding Lobbying	Submission required of all applicants prior to award.	Required for all applications.
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The Pro-Children Act of 2001, 20 U.S.C. § 7181 - 7184, imposes restrictions on smoking in facilities where federally funded children's services are provided. HHS grants are subject to these requirements only if they meet the Act's specified coverage. The Act specifies that smoking is prohibited in any indoor facility (owned, leased, or contracted for) used for the routine or regular provision of kindergarten, elementary, or secondary education or library services to children under the age of 18. In addition, smoking is prohibited in any indoor facility or portion of a facility (owned, leased, or contracted for) used for the routine or regular provision of federally funded health care, day care, or early childhood development, including Head Start services to children under the age of 18. The statutory prohibition also applies if such facilities are constructed, operated, or maintained with Federal funds. The statute does not apply to children's services provided in private residences, facilities funded solely by Medicare or Medicaid funds, portions of facilities used for inpatient drug or alcohol treatment, or facilities where WIC coupons are redeemed. Failure to comply with the provisions of the law may result in the imposition of a civil monetary penalty of up to \$1,000 per violation and/or the imposition of an administrative compliance order on the responsible entity.

The Drug-Free Workplace Act of 1988, 42 U.S.C. 701 *et seq.*, requires that all organizations receiving grants from any Federal agency agree to maintain a drug-free workplace. The recipient must notify the awarding office if an employee of the recipient is convicted of violating a criminal drug statute. Failure to comply with these requirements may be cause for debarment. HHS implementing regulations are set forth in 45 C.F.R. part 82, "Governmentwide Requirements for Drug-Free Workplace (Financial Assistance)."

The Certification Regarding Debarment, Suspension, and Other Responsibility Matters is available at [http://www.acf.hhs.gov/grants/grants\\_resources.html](http://www.acf.hhs.gov/grants/grants_resources.html).

By signing and submitting the application, applicants are making the appropriate certification of their compliance with all Federal statutes relating to nondiscrimination.

Additional information on certifications and assurances may be found in the HHS Grants Policy Statement at: <http://www.acf.hhs.gov/grants/notices.html#policy>.

### **Non-Federal Reviewers**

Since ACF will be using non-Federal reviewers in the review process, applicants have the option of omitting from the application copies (not the original) specific salary rates or amounts for individuals specified in the application budget as well as Social Security Numbers, if otherwise required for individuals. The copies may include summary salary information. If applicants are submitting their application electronically, ACF will omit the same specific salary rate information from copies made for use during the review and selection process.

### **DUNS Number and CCR Registration Requirements**

#### **DUNS Number Requirement**

All applicants for grants and cooperative agreements must have a DUNS number (Data Universal Numbering System) at the time of application. A DUNS number is required whether an applicant is submitting a paper application or using the Government-wide electronic portal, [www.Grants.gov](http://www.Grants.gov).

A DUNS number is required for every application for a new award or renewal/continuation of an award, including applications or plans under formula, entitlement, and block grant programs. A DUNS number

may be acquired at no cost online at <http://www.dnb.com>. To acquire a DUNS number by phone, contact the D&B Government Customer Response Center:

U.S. and U.S Virgin Islands: 1-866-705-5711

Alaska and Puerto Rico: 1-800-234-3867 (Select Option 2, then Option 1)

Monday - Friday 7 a.m. to 8 p.m., c.s.t.

The process to request a D-U-N-S® Number by telephone takes between 5 and 10 minutes.

### **Central Contractor Registration (CCR) Requirement**

Effective October 1, 2010, HHS requires all entities that plan to apply for and ultimately receive Federal grant funds from any HHS Operating/Staff Division (OPDIV) or receivesubawards directly from recipients of those grant funds to:

- Be registered in the CCR prior to submitting an application of plan;
- Maintain an active CCR registration with current information at all times during which it has an active award or an application or plan under consideration by an OPDIV; and
- Provide its DUNS number in each application or plan it submits to the OPDIV.

An award cannot be made until an applicant has complied with these requirements. At the time an award is ready to be made, if the intended recipient has not complied with these requirements, the OPDIV:

- May determine that the applicant is not qualified to receive an award; and
- May use that determination as a basis for making an award to another applicant.

Additionally, all first-tier subaward recipients (i.e., direct subrecipient) must have a DUNS number at the time the subaward is made

CCR registration may be made online at [www.ccr.gov](http://www.ccr.gov) or by phone at 1-866-606-8220.

**There is the possibility of heavy traffic at the CCR website at application due dates therefore, applicants are strongly encouraged to register at the CCR well in advance of the application due date. CCR registration must be updated annually. CCR registration must be active and maintained with current information at all times during which an organization has an active award or an application under consideration.**

### **Definitions:**

***Central Contractor Registration (CCR):*** The Federal registrant database and repository into which an entity must provide information required for the conduct of business as a recipient. CCR, managed by the General Services Administration, collects, validates, stores, and disseminates data in support of agency financial assistance missions.

***Data Universal Numbering System (DUNS) Number:*** The nine-digit, or thirteen-digit (DUNS + 4), number established and assigned by Dun and Bradstreet, Inc. (D&B) to uniquely identify business entities.

### ***Entity:***

Means all of the following:

- A Governmental organization, which is a State, local government, or Indian tribe;
- A foreign public entity;
- A domestic or foreign for-profit organization; and
- A Federal agency, but only as a subrecipient under an award or subaward to a non-Federal entity.

**Subaward:** This term means a legal instrument to provide support for the performance of any portion of the substantive project or program for which you received this award and that the recipient awards to an eligible subrecipient.

- This term does not include the procurement of property and services needed to carry out the project or program (for further explanation, see Sec. --.210 of the attachment to OMB Circular A-133, "Audits of States, Local Governments, and Non-Profit Organizations").
- A subaward may be provided through any legal agreement, including an agreement that the grantee or a subrecipient consider to be a contract.

**First Tier Subrecipient:** An entity that receives a subaward from a prime grantee and is accountable to the prime for the use of the Federal funds provided by the subaward.

## The Project Description

### Part I: The Project Description Overview

The project description provides the majority of information by which an application is evaluated and ranked in competition with other applications for available assistance. The project description should be concise and complete. It should address the activity for which Federal funds are being requested. Supporting documents should be included where they can present information clearly and succinctly. In preparing the project description, information that is responsive to each of the requested evaluation criteria must be provided. Awarding offices use this and other information in making their funding recommendations. It is important, therefore, that this information be included in the application in a manner that is clear and complete.

### General Expectations and Instructions

ACF is particularly interested in specific project descriptions that focus on outcomes and convey strategies for achieving intended performance. Project descriptions are evaluated on the basis of substance and measurable outcomes, not length. Extensive exhibits are not required. Cross-referencing should be used rather than repetition. Supporting information concerning activities that will not be directly funded by the grant or information that does not directly pertain to an integral part of the grant-funded activity should be placed in an appendix.

### Part II: General Instructions for Preparing a Full Project Description

#### Introduction

Applicants that are required to submit a full project description shall prepare the project description statement in accordance with the following instructions while being aware of the specified evaluation criteria. The topics listed in this section provide a broad overview of what the project description should include while the Criteria in *Section V.I* identify the measures that will be used to evaluate applications.

#### Table of Contents

List the contents of the application including corresponding page numbers.

#### Project Summary/Abstract

Provide a summary of the application's project description. The summary must be clear, accurate, concise, and without reference to other parts of the application. The abstract must include a brief description of the proposed grant project including the needs to be addressed, the proposed services, and the population group(s) to be served.

Please place the following at the top of the abstract:

- Project Title
- Applicant Name
- Address

- Contact Phone Numbers (Voice, Fax)
- E-Mail Address
- Web Site Address, if applicable

The project abstract must be single-spaced and limited to one page in length.

## Approach

Outline a plan of action that describes the scope and detail of how the proposed work will be accomplished. Account for all functions or activities identified in the application. Cite factors that might accelerate or decelerate the work and state your reason for taking the proposed approach rather than others. Describe any unusual features of the project such as design or technological innovations, reductions in cost or time, or extraordinary social and community involvement.

Provide quantitative monthly or quarterly projections of the accomplishments to be achieved for each function or activity in such terms as the number of people to be served and the number of activities accomplished. Data may be organized and presented as project tasks and subtasks with their corresponding timelines during the project period. For example, each project task could be assigned to a row in the first column of a grid. Then, a unit of time could be assigned to each subsequent column, beginning with the first unit (i.e., week, month, quarter) of the project and ending with the last. Shading, arrows, or other markings could be used across the applicable grid boxes or cells, representing units of time, to indicate the approximate duration and/or frequency of each task and its start and end dates within the project period.

When accomplishments cannot be quantified by activity or function, list them in chronological order to show the schedule of accomplishments and their target dates.

Provide a list of organizations, cooperating entities, consultants, or other key individuals who will work on the project, along with a short description of the nature of their effort or contribution.

Strong applications for AFI grants will include complete information about the applicant's proposed approach for implementing the IDA project. The information will align with the review criteria described in Section V of this announcement and detailed here:

**1) Project Summary / Abstract.** See above for a description of the requirements for the one-page Project Summary / Abstract.

**2) Organizational capacity and staffing.** See below for a description of the requirements for information about the applicant's organizational capacity and staffing. Strong applications will include information that the applicant will secure cash contribution(s) from one or more non-Federal source(s) and other resources, as needed, to support the proposed project. The budget for every AFI-funded IDA project must include a non-Federal cash contribution amount at least equal to the AFI grant amount. Strong applications will include documentation such as letters from funders, commitments from the applicant to provide the required cash contribution, and so forth. Note: Grant recipients may use other Federal grant funds to meet the AFI cash requirement only if the program that administers the other Federal grant explicitly allows its grant recipients to use its Federal grant funds to meet matching requirements of other Federal grant programs.

**3) Work plan and a timeline for five-year project and budget periods.** Strong work plans will include detailed information on the applicant's planned approach for addressing each of the following factors:

- Selecting, training and maintaining qualified and experienced staff;
- Developing and maintaining collaborations with key government agencies, and non-profit and for-profit organizations that will support the overall asset-building strategy;
- Establishing and maintaining the AFI Project Reserve Fund including a system for allocating interest

- income for project administration and to project participants;
- Establishing effective working relationships with one or more Federally insured financial institution(s) that will participate in the project (if there are no Federally insured financial institutions in the area, the institution may be a State insured institution);
- Reaching out to community residents, employers, and other key institutions about asset-building strategies in general and IDAs in particular;
- Recruiting, screening, and selecting participants;
- Determining the unique needs of each participant or group of participants including their needs for financial literacy education and coaching, credit repair, asset-specific information, and other assistance, as well as determining their particular strengths;
- Providing financial literacy education, credit repair, asset-specific information and other training and coaching or supportive services to participants;
- Developing savings plans with participants and working with them to implement the plans;
- Establishing and maintaining IDAs for each participant including specific arrangements with financial institutions concerning the IDAs;
- Assisting participants who have difficulty completing the financial literacy education or abiding with the terms of their savings plan;
- Ensuring that participants use IDAs only as appropriate, including for emergency expenses;
- Ensuring that participants purchase an eligible, appreciable long-term asset within the program time frames;
- Providing follow-up assistance to participants, if needed;
- Providing required financial, programmatic and data reports to OCS;
- Participating actively in the national evaluation of the AFI demonstration program including providing data and other information as requested; and
- Managing periodic internal program reviews concerning staffing, participant successes, and other issues to be addressed.

3a) **Provision of tax services.** Strong applications will provide clear and thorough plans for providing project participants with tax preparation assistance and assistance with claiming refundable tax credits such as the Earned Income Tax Credit.

3b) **IDA design features.** Strong applications will present a clear explanation of key IDA project features such as the requirements for participants to attend financial education and asset-specific training; descriptions of the components of savings plan agreements to be used with participants; rationales for the proposed IDA matching rates; and clear descriptions of maximum savings allowed and minimum monthly savings expected.

3c) **Project partners and collaborators.** Strong applications will present a clear vision for how the applicant will collaborate with public and private entities in administering the IDA project. Strong applications will include information about a collaborative arrangement with one or more insured financial institution(s) where the AFI grant funds and participant IDAs will be maintained.

3d) **Information on AFI Network project features.** Strong applications for funding of AFI Network projects will clearly describe the applicant's capacity and experience in managing multi-agency projects.

3e) **Providing information for ACF-funded research about the AFI program and IDAs.** Strong applications will include a clear statement by the applicant that it will use an electronic data system for project management. The applications will include a statement certifying that the applicant will provide information as requested to ACF and organizations implementing research about the AFI demonstration for ACF.

3f) **Project participants.** Strong applications will clearly describe the target population and community(ies) or neighborhood(s), in terms of potential participant income and other compelling information such as demographics, savings/assets acquisition, and other factors.



**3g) Project management.** Strong applications will include a clear statement of the applicant's commitment to use the AFI performance management framework for managing its IDA project, including the AFI program performance outcomes, indicators, indicator targets and outcome measures.

### **Legal Status of Applicant Entity**

Applicants must provide the following documentation of their legal status:

#### **Proof of Non-Profit Status**

Non-profit 501(c)(3) organizations applying for funding are required to submit proof of their non-profit status. Proof of 501(c)(3) non-profit status is any one of the following:

- A reference to the applicant organization's listing in the IRS's most recent list of tax-exempt 501(c)(3) organizations described in the IRS Code.
- A copy of a currently valid IRS 501(c)(3) tax-exemption certificate.

#### **Organizational Capacity**

- Contact persons and telephone numbers
- Documentation of experience in the program area
- Any other pertinent information the applicant deems relevant.

Provide a biographical sketch or resume for each key person appointed. Resumes should be no more than two pages in length. Job descriptions for each vacant key position should be included as well. As new key staff are appointed, biographical sketches or resumes will also be required.

#### **Budget and Budget Justification**

Provide a budget with line-item detail and detailed calculations for each budget object class identified on the Budget Information Form (SF-424A or SF-424C). Detailed calculations must include estimation methods, quantities, unit costs, and other similar quantitative detail sufficient for the calculation to be duplicated. If matching is a requirement, include a breakout by the funding sources identified in Block 18 of the SF-424.

Provide a narrative budget justification for the proposed project that is being fully funded (the budget period and project period are the same). The narrative budget justification should describe how the categorical costs are derived. Discuss the necessity, reasonableness, and allocation of the proposed costs.

#### **General**

Use the following guidelines for preparing the budget and budget justification. Both Federal and non-Federal resources (when required) shall be detailed and justified in the budget and budget narrative justification. "Federal resources" refers only to the ACF grant funds for which you are applying. "Non-Federal resources" are all other non-ACF Federal and non-Federal resources. It is suggested that budget amounts and computations be presented in a columnar format: first column, object class categories; second column, Federal budget; next column(s), non-Federal budget(s); and last column, total budget. The budget justification should be in a narrative form.

#### **Other**

**Description:** Enter the total of all other costs. Such costs, where applicable and appropriate, may include but are not limited to: local travel; insurance; food; medical and dental costs (noncontractual); professional services costs; space and equipment rentals; printing and publication; computer use; training costs, such as tuition and stipends; staff development costs; and administrative costs.

**Justification:** Provide computations, a narrative description and a justification for each cost under this category.

## Commitment of Non-Federal Resources

Description: Amounts of non-Federal resources that will be used to support the project as identified in Block 18 of the SF-424.

Justification: If an applicant is relying on match from a third party, then a firm commitment of these resources (letter or other documentation) is required with the application. Detailed budget information must be provided for every funding source identified in Block 18 of the SF-424.

## Paperwork Reduction Disclaimer

As required by the Paperwork Reduction Act of 1995, Pub. L. 104-13, the public reporting burden for the Project Description is estimated to average 40 hours per response, including the time for reviewing instructions, gathering and maintaining the data needed, and reviewing the collection information. The Project Description information collection is approved under OMB control number 0970-0139, which expires 11/30/2012. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

## Application Submission Options

### Electronic Submission via [www.Grants.gov](http://www.Grants.gov)

- ACF will not accept applications via facsimile or email.
- The Funding Opportunity Announcement is found on the Grants.gov website at <http://www.grants.gov> where the electronic application can be downloaded for completion.
- To apply electronically, applicants must be registered with Grants.gov, Dun and Bradstreet (DUNS Number), and the Central Contractor Registry (CCR).
- All pages of the application package must be sequentially numbered.
- Electronically submitted applications must be received and time/date stamped by the due date and receipt time described in this announcement in *Section IV.3. Submission Dates and Times*.
- To submit an application through Grants.gov, the applicant must be the Authorized Organization Representative (AOR) for their organization and must have current registration with the Central Contractor Registry (CCR).
- **Central Contractor Registry (CCR) registration must be updated annually.** As of October 1, 2010, all applicants for Federal grants and cooperative agreements are required to have CCR registration.
- Electronically submitted applications will not pass the validation check at Grants.gov if the AOR does not have a current CCR registration and electronic signature credentials.
- Applications rejected by Grants.gov for an unregistered AOR will be disqualified and will not be considered for competition.
- Additional guidance on the submission of electronic applications can be found at [http://www.acf.hhs.gov/grants/registration\\_checklist.html](http://www.acf.hhs.gov/grants/registration_checklist.html).
- If difficulties are encountered in using Grants.gov, applicants must contact the Grants.gov Contact Center at: 1-800-518-4726, or by email at [support@grants.gov](mailto:support@grants.gov), to report the problem and obtain assistance. Hours of Operation: 24 hours a day, 7 days a week. The Grants.gov Contact Center is closed on Federal holidays.
- Applicants should retain Grants.gov Contact Center service ticket number(s) as they may be needed for future reference.
- Applicants that submit their applications electronically should retain a hard copy of their application package.
- It is to an applicant's advantage to submit their applications at least 24 hours in advance of the closing date and time.
- Applicants should not wait until the due date for applications to begin submission of their application.

**Contact with the Grants.gov Contact Center prior to the listed due date and time does not ensure acceptance of your application. If difficulties are encountered, ACF's Grants Management Officer (GMO) will make a determination whether the issues are due to Grants.gov system errors or user error.**

## **Hard Copy Submission**

Applicants that are submitting their applications in hard copy format, by mail or delivery, must submit one original and two copies of the complete application with all attachments. The original and each of the two copies must include all required forms, certifications, assurances, and appendices, be signed by the Authorized Organization Representative (AOR), and be unbound. The original copy of the application must have original signature(s). See *Section IV.6* of this announcement for address information for hard copy application submissions.

Applications submitted in hard copy must show a DUNS Number. A DUNS Number is a nine-digit number established and assigned by Dun and Bradstreet, Inc. (D&B) to uniquely identify business entities. A DUNS number may be acquired at no cost online at <http://www.dnb.com>. To acquire a DUNS number by phone, contact the D&B Government Customer Response Center: U.S. and U.S. Virgin Islands: 1-866-705-5711; Alaska and Puerto Rico: 1-800-234-3867 (Select Option 2, then Option 1). Monday through Friday 7 a.m. to 8 p.m., c.s.t.

As of October 1, 2010, all applicants for Federal grants and cooperative agreements, including those that apply in paper format, are required to have Central Contractor Registration. CCR registration is also required for organizations that will receive subawards under Federal grants and cooperative agreements. CCR registration may be made online at [www.ccr.gov](http://www.ccr.gov) or by phone at 1-866-606-8220.

CCR registration must be updated annually from the date of the initial registration. CCR registration is required to be active throughout the period of award. Lack of CCR registration will prevent ACF from making an award to a recommended applicant.

**There is the possibility of heavy traffic at the CCR website at application due dates therefore, applicants are strongly encouraged to register at the CCR well in advance of the application due date. CCR registration must be updated annually. CCR registration must be active and maintained with current information at all times during which an organization has an active award or an application under consideration.**

Applicants may refer to *Section VIII. Other Information* for a checklist of application requirements that may be used in developing and organizing application materials. Details concerning acknowledgment of received applications are available in *Section IV.3. Submission Dates and Times* of this announcement.

## **IV.3. Submission Dates and Times**

### **Due Date for Applications:**

**Fiscal Year 2011:** 03/31/2011 and 5/25/2011

**Fiscal Year 2012:** 1/25/2012, 3/26/2012, 5/25/2012

**Fiscal Year 2013:** 1/25/2013, 3/25/2013, 5/24/2013

## Explanation of Due Dates

There will be multiple annual application reviews under this announcement. Due dates for applications, listed in the *Overview* and in this section of the announcement, refer to the last day that an application may be received for consideration under the next scheduled review. Applications received after 4:30 p.m., eastern time, on one of the stated due dates will not be disqualified. The applications will be held over for the next scheduled objective review. Applications received after the last due date in a Federal Fiscal Year (FFY) will be held over for next scheduled review in the next FFY.

## Mailed Applications

Mailed applications **received** later than 4:30 p.m., eastern time, on the due date at the address provided in *Section IV.6* of this announcement will be considered in the review associated with the next listed due date.

## Hand-Delivered Applications

Applications that are hand-delivered by applicants, applicant couriers, other representatives of the applicant, or by overnight/express mail couriers must be **received** on, or before, the due date listed in this section, between the hours of 8:00 a.m. and 4:30 p.m., eastern time, Monday through Friday (excluding Federal holidays) to be considered for the objective review associated with the due date. Applications should be delivered to the address provided in *Section IV.6* of this announcement.

## Electronically-Submitted Applications

ACF does not accommodate transmission of applications by facsimile or email. Instructions for electronic submission via [www.Grants.gov](http://www.Grants.gov) may be found at the [Grants.gov Registration Checklist](#).

Upon submission of an application via Grants.gov, the applicant will receive three emails:

1. Acknowledgement of the application's submission to Grants.gov. This email will provide a **Grants.gov tracking number**. Applicants should refer to this tracking number in all communication with Grants.gov. The email will also provide a **date and time-stamp, which serves as the official record of application submission**. The date and time-stamp must reflect a submission time on, or before, 4:30 p.m., eastern time, on the application due date for the application to be considered as meeting the due date for associated objective review.
2. Acknowledgement from Grants.gov that the submitted application package has passed, or failed, a series of checks and validations. Applications received on the due date that fail the validation check on or after 4:30 p.m., eastern time, on the due date because the Authorized Organization Representative (AOR) is not registered with the Central Contractor Registry (CCR) at will be not be considered for the review associated with that due date. These applicants must register the AOR with the CCR at <http://www.ccr.gov> and re-submit the application for a subsequent review.
3. An additional email from ACF will be sent to the applicant indicating that the application has been retrieved from Grants.gov by ACF.

## Acknowledgement of Received Application

ACF will not provide acknowledgement of receipt of hard copy application packages submitted via mail or courier services.

Upon submission of an application electronically via <http://www.Grants.gov>, the applicant will receive three emails:

1. Acknowledgement of the application's submission to Grants.gov. This email will provide a **Grants.gov tracking number**. The email will also provide a **date and time-stamp, which serves as the official record of application submission**.
2. Your application has been validated and provides a Time/Date Stamp. See the previous section on failing the validation check because of an unregistered Authorized Organization Representative

(AOR).

3. An email will be sent to the applicant from ACF indicating that the application has been retrieved from Grants.gov by ACF.

#### **IV.4. Intergovernmental Review of Federal Programs**

This program is covered under Executive Order (E.O.) 12372, "Intergovernmental Review of Federal Programs," and 45 CFR Part 100, "Intergovernmental Review of Department of Health and Human Services Programs and Activities." Under the Executive Order, States may design their own processes for reviewing and commenting on proposed Federal assistance under covered programs.

Applicants should go to the following URL for the official list of the jurisdictions that have elected to participate in E.O. 12372 [http://www.whitehouse.gov/omb/grants\\_spoc/](http://www.whitehouse.gov/omb/grants_spoc/).

Applicants from participating jurisdictions should contact their SPOC, as soon as possible, to alert them of their prospective applications and to receive instructions on their jurisdiction's procedures. Applicants must submit all required application materials to the SPOC and indicate the date of submission on the Standard Form (SF) 424 at item 19.

Under 45 CFR 100.8(a)(2), a SPOC has 60 days from the application due date to comment on proposed new awards.

SPOC comments may be submitted directly to ACF to: U.S. Department of Health and Human Services, Administration for Children and Families, Office of Grants Management, Division of Discretionary Grants, 370 L'Enfant Promenade SW., 6th Floor East, Washington, DC 20447.

Entities that meet the eligibility requirements of this announcement are still eligible to apply for a grant even if a State, Territory or Commonwealth, etc., does not have a SPOC or has chosen not to participate in the process. Applicants from non-participating jurisdictions need take no action with regard to E.O. 12372. Applications from Federally-recognized Indian Tribal governments are not subject to E.O. 12372.

#### **IV.5. Funding Restrictions**

Costs of organized fund raising, including financial campaigns, endowment drives, solicitation of gifts and bequests, and similar expenses incurred solely to raise capital or obtain contributions, are considered unallowable costs under grants awarded under this announcement.

Grant awards will not allow reimbursement of pre-award costs.

Construction is not an allowable activity or expenditure under this grant award.

Purchase of real property is not an allowable activity or expenditure under this grant award.

The AFI Act imposes the following limitations on uses of AFI grant funds. Entities that receive AFI grants must reserve at least 85% of the Federal AFI grant amount for matching participants' IDA savings. The grantee entities may use no more than 15% of the Federal AFI grant amount for all other costs such as administering the project, reporting, and recruiting and enrolling participants; training participants in such areas as financial education, economic literacy, budgeting, and credit; providing supports that assist participants to achieve economic self-sufficiency; and providing information to organizations evaluating the AFI demonstration.

#### **IV.6. Other Submission Requirements**

Submit applications to one of the following addresses:

### **Submission By Mail**

Administration for Children and Families  
Office of Community Services Grant Operations Center  
Assets for Independence Program  
1400 Key Blvd.  
Suite 910  
Arlington, VA 22209

### **Hand Delivery**

Administration for Children and Families  
Office of Community Services Grant Operations Center  
Assets for Independence Program  
1400 Key Blvd.  
Suite 910  
Arlington, VA 22209

### **Electronic Submission**

See *Section IV.2* for application requirements and for guidance when submitting applications electronically via <http://www.Grants.gov>.

For all submissions, see *Section IV.3* for information on due dates and times.

## **V. Application Review Information**

### **V.1. Criteria**

Each application will be evaluated on the extent to which it addresses four criteria: Project Abstract / Summary; Organizational Capacity; Approach; and Budget and Budget Justification. Reviewers will assign a point value to each application, reflecting the review panel's objective judgment of the extent to which the application successfully addresses each criterion. Each application will also be evaluated on the extent to which it addresses the criteria for bonus points. Applicants must provide responses to each criterion and the bonus point section.

#### **Project Abstract / Summary**

**Maximum Points: 1**

Is the Project Abstract / Summary thorough? Is it in the required format, with page numbers for each section?

#### **ORGANIZATIONAL CAPACITY**

**Maximum Points: 29**

a) Capacity (**10 points**): Does the applicant have the capacity and relevant experience in operating successful projects that address the causes and effects of poverty? Does it have expertise in using asset-building strategies (for example, IDAs, other matched savings strategies, outreach for refundable tax credits, and so forth)?

b) Staff (**10 points**): Do the proposed Project Director and other key staff have sufficient experience in providing services to the target populations (for example, IDAs, other matched savings strategies, outreach for refundable tax credits, and so forth)? Evidence of staff capacity may include documents such as resumes, biographical sketches, and so forth.



c) Non-Federal contribution (**9 points**): Will the project budget be supported with funding from a non-Federal source or funding from a Federal program that allows grantees to use Federal grant funds to match other Federal grants (in an amount no less than the amount of the requested Federal AFI grant amount)? To what extent will the non-Federal contribution be provided by private sector sources? Evidence of the non-Federal cash contributions may include documents such as letters from funders, commitments from the applicant to provide the required cash, and so forth.

## **APPROACH**

**Maximum Points: 60**

a) Work Plan and Timeline (**30 points**): How thorough is the work plan in terms of all key elements for a successful AFI-funded IDA project? How complete is the timeline? Are the work plan and timeline consistent and feasible?

b) Tax Services (**5 points**): Will the applicant provide tax preparation assistance and assistance for claiming refundable tax credits such as Federal and State Earned Income Tax Credit and the Child Tax Credit as part of the overall project?

c) IDA Design Features (**5 points**): Are the fundamental features of the proposed AFI project appropriate and complete (for example, the financial education and asset-specific training; savings plan agreements; IDA savings match rates; maximum savings allowed; and minimum monthly savings expected)?

d) Partners/Collaborations (**5 points**): Will the applicant be successful in collaborating with public and private organizations to administer the project? Will the applicant collaborate with one or more insured financial institution(s) where AFI grant funds and participant IDAs will be maintained? If the applicant proposes to become the lead organization of an AFI network project or other form of collaborative effort, does the applicant have the capacity and experience in managing multi-agency projects?

e) Providing Information for the AFI Evaluation and Research (**5 points**): Will the applicant use an electronic data system for project management and data collection? Will the applicant provide information to ACF and its researchers for research on the AFI program and IDAs?

f) Description of Expected Participants (**5 points**): Will the proposed project address the particular needs of the applicant's target population and community(ies) or neighborhood(s), in terms of potential income, demographics, savings/assets acquisition rates, or other factors?

g) Statement of expected outcomes (**5 points**): Will the applicant use the AFI performance management framework for managing the project, and will it use AFI-wide performance outcomes, project-level indicators, indicator targets, and outcome measures?

## **BUDGET AND BUDGET JUSTIFICATION**

**Maximum Points: 5**

a) Is the proposed project cost realistic? Are the budget forms completed correctly? Is the information presented on the budget forms consistent with the details provided on the budget narrative?

b) Does the applicant's budget comply with AFI funding limitations (The grantee entity must use at least 85% of the Federal AFI grant amount for matching participants' IDA savings. The grantee entity may use no more than 15% of the Federal AFI grant amount for all other costs such as administering the project, reporting, and recruiting and enrolling participants; training participants in such areas as financial education, economic literacy, budgeting, and credit; providing supports that assist

participants to achieve economic self-sufficiency; and providing information to organizations evaluating the AFI demonstration)?

## **BONUS POINT SECTION**

**Maximum Points: 5**

Application reviewers will consider the following factors when assigning bonus points to applications:

- a) Will the applicant collaborate closely with entities that are implementing projects that meet ACF priorities including entities that are serving families with young children, families in the child support system, children and families in the foster care system, people with disabilities, refugees, Native Americans, survivors of domestic or intimate violence, and so forth?
- b) Will the applicant collaborate closely with entities that are implementing projects that are components of comprehensive neighborhood change projects (such as Promise Neighborhoods, Choice Neighborhoods, Empowerment Zones, Enterprise Communities, Renewal Communities, and Weed and Seed projects)?
- c) Will the applicant collaborate closely with any of the following: the United Way of America or local United Ways; credit unions or low-income designated credit unions; entities designated as community development financial institutions?
- d) Will the applicant collaborate with State, local or Tribal agencies that administer the Temporary Assistance for Needy Families (TANF) program or that administer workforce development programs?
- e) Will the applicant collaborate with State, local or Tribal housing finance agencies or housing authorities or providers?
- f) Does the applicant propose to serve participants from households with children?
- g) Does the applicant propose to serve individuals residing within relatively well-defined neighborhoods or communities that experience high rates of poverty or unemployment?
- h) Does the applicant propose to fund the AFI project with proportionally greater amount of funds committed from private sector sources?
- i) Does the applicant plan to use the AFI-Squared system to manage its IDA project?
- j) Does the applicant propose to implement an AFI Network project?
- k) Does the applicant have a record of administering successful IDA projects?

## **V.2. Review and Selection Process**

No grant award will be made under this announcement on the basis of an incomplete application. No grant award will be made to an applicant that does not have active CCR registration ([www.ccr.gov](http://www.ccr.gov) or 1-866-606-8220).

### **Initial ACF Screening**

Each application will be screened to determine whether the requested amount exceeds the award ceiling. Applications with requests that exceed the award ceiling, stated in *Section II. Award Information*, will receive a screen-out letter noting that the application was deemed non-responsive and will not be considered for competitive review or funding under this announcement.

### **Objective Review and Results**

Applications competing for financial assistance will be reviewed and evaluated by objective review panels using the criteria described in *Section V.1* of this announcement. Each panel is made up of experts with knowledge and experience in the area under review. Generally, review panels are composed of three



reviewers and one chairperson.

Results of the competitive objective review are taken into consideration by ACF in the selection of projects for funding; however, objective review scores and rankings are not binding and are one element of the decision-making process.

ACF may elect to not fund applicants with management or financial problems that would indicate an inability to successfully complete the proposed project. Applications may be funded in whole or in part. Successful applicants may be funded at an amount lower than that requested. ACF reserves the right to consider a preference to fund organizations serving emerging, unserved, or under-served populations, including those located in pockets of poverty. ACF will also consider the geographic distribution of Federal funds in its award decisions.

Please refer to *Section IV.2.* of this announcement for information on non-Federal reviewers in the review process.

### **V.3. Anticipated Announcement and Award Dates**

ACF anticipates awarding AFI grants for each funding cycle approximately 90-120 days after the cycle's application due date.

## **VI. Award Administration Information**

### **VI.1. Award Notices**

Successful applicants will be notified through the issuance of a Financial Assistance Award (FAA) document that sets forth the amount of funds granted, the terms and conditions of the grant, the effective date of the grant, the budget period for which initial support will be given, the non-Federal share to be provided (if applicable), and the total project period for which support is contemplated. The FAA will be signed by the Grants Officer and transmitted via postal mail. Following the finalization of funding decisions, organizations whose applications will not be funded will be notified by letter, signed by the Program Office head.

### **VI.2. Administrative and National Policy Requirements**

Awards issued under this announcement are subject to the uniform administrative requirements and cost principles of 45 C.F.R. Part 74 (Awards And Subawards To Institutions Of Higher Education, Hospitals, Other Nonprofit Organizations, And Commercial Organizations), or 45 C.F.R. Part 92 (Grants And Cooperative Agreements To State, Local, And Tribal Governments).

An application funded with the release of Federal funds through a grant award, does not constitute, or imply, compliance with Federal regulations. Funded organizations are responsible for ensuring that their activities comply with all applicable Federal regulations.

### **Prohibition Against Profit**

Grantees are subject to the limitations set forth in 45 C.F.R. Part 74, Subpart E-Special Provisions for Awards to Commercial Organizations (45 C.F.R. §74.81\_Prohibition against profit), which states that, "... no HHS funds may be paid as profit to any recipient even if the recipient is a commercial organization. Profit is any amount in excess of allowable direct and indirect costs."

## **Equal Treatment for Faith-Based Organizations**

Grantees are also subject to the requirements of 45 C.F.R. Part 87, Equal Treatment for Faith-Based Organizations: "Direct Federal grants, sub-award funds, or contracts under this ACF program shall not be used to support inherently religious activities such as religious instruction, worship, or proselytization. Therefore, organizations must take steps to separate, in time or location, their inherently religious activities from the services funded under this program. Regulations pertaining to the Equal Treatment for Faith-Based Organizations, which includes the prohibition against Federal funding of inherently religious activities, can be found at the HHS web site at: <http://www.hhs.gov/fbc/waisgate21.pdf>.

A faith-based organization receiving HHS funds retains its independence from Federal, State, and local governments, and may continue to carry out its mission, including the definition, practice, and expression of its religious beliefs. For example, a faith-based organization may use space in its facilities to provide secular programs or services funded with Federal funds without removing religious art, icons, scriptures, or other religious symbols. In addition, a faith-based organization that receives Federal funds retains its authority over its internal governance, and it may retain religious terms in its organization's name, select its board members on a religious basis, and include religious references in its organization's mission statements and other governing documents in accordance with all program requirements, statutes, and other applicable requirements governing the conduct of HHS funded activities." Additional information on "Understanding the Regulations Related to the Faith-Based and Community Initiative" can be found at: <http://www.hhs.gov/fbc/regulations/index.html>.

The Code of Federal Regulations (C.F.R.) is available at <http://www.gpoaccess.gov/cfr>.

## **Award Term and Condition under the Trafficking Victims Protection Act of 2000**

Awards issued under this announcement are subject to the requirements of Section 106 (g) of the Trafficking Victims Protection Act of 2000, as amended (22 U.S.C. 7104). For the full text of the award term, go to [http://www.acf.hhs.gov/grants/award\\_term.html](http://www.acf.hhs.gov/grants/award_term.html). If you are unable to access this link, please contact the Grants Management Contact identified in Section VII. Agency Contacts of this announcement to obtain a copy of the Term.

## **HHS Grants Policy Statement**

The HHS Grants Policy Statement (HHS GPS) is the Department of Health and Human Services' single policy guide for discretionary grants and cooperative agreements. ACF grant awards are subject to the requirements of the HHS GPS, which covers basic grants processes, standard terms and conditions, and points of contact, as well as important agency-specific requirements. Appendices to the HHS GPS include a glossary of terms and a list of standard abbreviations for ease of reference. The general terms and conditions in the HHS GPS will apply as indicated unless there are statutory, regulatory, or award-specific requirements to the contrary that are specified in the Financial Assistance Award (FAA). The HHS GPS is available at [http://www.acf.hhs.gov/grants/grants\\_related.html](http://www.acf.hhs.gov/grants/grants_related.html).

### **VI.3. Reporting**

Grantees under this announcement will be required to submit performance progress and financial reports periodically throughout the project period. The frequency of required reporting is listed later in this section.

## **Performance Progress Reports (PPR)**

In FY 2009, most ACF grantees began using a standard form for required performance progress reporting (PPR). At a minimum, grantees are required to submit the ACF-OGM SF-PPR, which consists of the ACF-OGM SF-PPR Cover Page and the Program Indicators-Attachment B. ACF Programs that utilize

reporting forms or formats in addition to, or instead of, the ACF-OGM SF-PPR have listed the reporting requirements later in this section.

Grant award documents will inform grantees of the appropriate performance progress report form or format to use. Grantees should consult their award documents to determine the appropriate performance progress report format required under their award. Performance progress reports are due 30 days after the end of the reporting period.

ACF-OGM-SF-PPR may be found at [http://www.acf.hhs.gov/grants/grants\\_resources.html](http://www.acf.hhs.gov/grants/grants_resources.html).

### **Federal Financial Reports (FFR)**

As of February 1, 2011, the Department of Health and Human Services (HHS) began the transition from use of the SF-269, Financial Status Report (Short Form or Long Form) to the use of the SF-425 Federal Financial Report for expenditure reporting. SF-269s will no longer be accepted for expenditure reports due after that date. If an SF-269 is submitted, the Administration for Children and Families (ACF) will return it and require the recipient to complete the SF-425.

The transition strategy is allowing individual HHS Operating Divisions to select--from a limited number of options--the approach that best fits their programs and business process. This transition does not affect completion or submission of the cash reporting to the HHS Division of Payment Management's Payment Management System (PMS). The primary features of this transition for recipients are that OPDIVs that previously required electronic submission of the SF-269 will receive the SF-425 expenditure reports electronically and, until further notice, OPDIVs that have been receiving expenditure reports in hard copy will continue to do so.

All expenditure reports will be due on one of the standard due dates by which cash reporting is required to be submitted to PMS OR at the end of a calendar quarter as determined by the Operating Division. As a result, a recipient that receives awards from more than one OPDIV may be subject to more than one approach, but will not be required to change its current means of submission or be subjected to more than eight standard due dates.

Beginning with budget periods which end from January 1 - March 31, 2011, and for all budget periods thereafter, all affected ACF grantees will be required to submit an SF-425 report as frequently as is required in the terms and conditions of their award using due dates for reports to PMS.

<b>For budget periods ending in the months of:</b>	<b>The FFR (SF-425) is due to ACF on:</b>
January 01 through March 31	April 30
April 01 through June 30	July 30
July 01 through September 30	October 30
October 01 through December 31	January 30

Fillable versions of the SF-425 form in Adobe PDF and MS-Excel formats, along with instructions, are available at [http://www.whitehouse.gov/omb/grants\\_forms](http://www.whitehouse.gov/omb/grants_forms).

Final program performance and financial reports are due 90 days after the close of the project period. Final reports may be submitted in hard copy to the Grants Management Office Contact listed in *Section VII. Agency Contacts* of this announcement.

Further instructions will be provided, as necessary, with award terms and conditions that will address specific reporting periods and due dates on an award-by-award basis. For planning purposes,

reporting periods for awards made under this announcement are as follows:

Program Progress Reports: Semi-Annually

Financial Reports: Semi-Annually

Awards issued as a result of this funding opportunity may be subject to the Transparency Act subaward and executive compensation reporting requirements of 2 C.F.R. Part 170. See ACF's [Award Term for Federal Financial Accountability and Transparency Act \(FFATA\) Subaward and Executive Compensation Reporting Requirement](#) implementing this requirement and additional award applicability information.

Grantees are required to submit AFI Performance Reports, which are the basis for ACF's annual Reports to Congress on the status of the AFI demonstration. The AFI Performance Reports include such information as project design features; participant demographic information; participant status; reserve fund status; grantee performance plans and performance targets. These reporting requirements are currently under review at OMB, as required by the Paperwork Reduction Act, Pub. L. 104-13. The public reporting burden for the information collection is estimated to average 20 hours per response, including the time for reviewing instructions, gathering and maintaining the data needed, and reviewing the collection information. An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

## **VII. Agency Contacts**

### **Program Office Contact**

James Gatz

Administration of Children and Families

Office of Community Services

Aerospace Building

370 L'Enfant Promenade, SW., 5th Floor West

Washington, DC 20447

Phone: (866) 778-6037

Fax: (202) 401-5648

Email: [info@IDAresources.org](mailto:info@IDAresources.org)

URL: [www.IDAresources.org](http://www.IDAresources.org)

### **Office of Grants Management Contact**

Katrina Morgan

Administration of Children and Families

Office of Grants Management

Division of Discretionary Grants

Aerospace Building

370 L'Enfant Promenade, SW., 6th Floor East

Washington, DC 20447

Phone: (800) 281-9519

Email: [ocsgroups@acf.hhs.gov](mailto:ocsgroups@acf.hhs.gov)

## **Federal Relay Service:**

Hearing-impaired and speech-impaired callers may contact the Federal Relay Service for assistance at 1-800-877-8339 (TTY - Text Telephone or ASCII - American Standard Code For Information Interchange).

## **VIII. Other Information**

**NOTICE:** ACF intends to implement all electronic application submission via [www.Grants.gov](http://www.Grants.gov) for applications for discretionary awards in FY 2012. For applicants without Internet access, or those without the computer capacity to upload large documents, ACF will offer a waiver procedure. In 2011, ACF will post a *Federal Register* notice soliciting public comment on the intended move to all electronic application submission via [www.Grants.gov](http://www.Grants.gov) for applicants for discretionary awards.

### **Reference Websites**

U.S. Department of Health and Human Services (HHS) on the Internet <http://www.hhs.gov/>.

Administration for Children and Families (ACF) on the Internet <http://www.acf.hhs.gov/>.

Administration for Children and Families - ACF Funding Opportunities homepage <http://www.acf.hhs.gov/grants/>.

Catalog of Federal Domestic Assistance (C.F.D.A.) <https://www.cfda.gov/>.

Code of Federal Regulations (C.F.R.) <http://www.gpoaccess.gov/cfr/index.html>.

United States Code (U.S.C) <http://www.gpoaccess.gov/uscode/>.

All required Standard Forms, assurances, and certifications are available on the ACF Forms page at [http://www.acf.hhs.gov/grants/grants\\_resources.html](http://www.acf.hhs.gov/grants/grants_resources.html).

Grants.gov Forms Repository webpage at [http://www.grants.gov/agencies/aforms\\_active\\_form\\_SF424f.jsp](http://www.grants.gov/agencies/aforms_active_form_SF424f.jsp).

Versions of other Standard Forms (SFs) are available on the Office of Management and Budget (OMB) Grants Management Forms web site at [http://www.whitehouse.gov/omb/grants\\_forms/](http://www.whitehouse.gov/omb/grants_forms/).

For information regarding accessibility issues, visit the Grants.gov Accessibility Compliance Page at [http://www07.grants.gov/aboutgrants/accessibility\\_compliance.jsp](http://www07.grants.gov/aboutgrants/accessibility_compliance.jsp)

Sign up to receive notification of ACF Funding Opportunities at [www.Grants.gov](http://www.Grants.gov) [http://www.grants.gov/applicants/email\\_subscription.jsp](http://www.grants.gov/applicants/email_subscription.jsp).

## **Application Checklist**

The following table lists required elements of all AFI grant applications. The elements are listed in the preferred order. Applicants may use the table as a checklist when they compile the application package.

What to Submit	Where Found	When to Submit
DUNS Number (Universal Identifier)	Referenced in Section IV.2. of the announcement. Go to <a href="https://update.dnb.com/requestoptions.asp">https://update.dnb.com/requestoptions.asp</a> to obtain DUNS Number.	Required in application submission.
Central Contractor Registration (CCR)	Referenced in Section IV.2. of the announcement. Go to <a href="http://www.ccr.gov">www.ccr.gov</a> to register.	Required for all applicants. CCR registration must be active by time of award.
SF-424 - Application for Federal Assistance SF-P/PSL - Project/Performance Site Location(s)	Referenced in Section IV.2. and found at <a href="http://www.acf.hhs.gov/grants/grants_resources.html">http://www.acf.hhs.gov/grants/grants_resources.html</a> and at the Grants.gov Forms Repository at <a href="http://apply07.grants.gov/apply/FormLinks?family=15">http://apply07.grants.gov/apply/FormLinks?family=15</a> .	Submission is due by the application due date found in the Overview and in Section IV.3.
Project Summary/Abstract	Referenced in Section IV.2. of the announcement under "Project Description."	Submission is due by the application due date found in the Overview and in Section IV.3.
Project Description	Referenced in Section IV.2. of the announcement.	Submission is due by the application due date found in the Overview and in Section IV.3.
Budget and Budget Justification	Referenced in Section IV.2. of the announcement under "Project Description."	Submission is due by the application due date found in the Overview and in Section IV.3.
SF-424A - Budget Information - Non-Construction Programs SF-424B - Assurances - Non-Construction Programs	Referenced in Section IV.2. and found at <a href="http://www.acf.hhs.gov/grants/grants_resources.html">http://www.acf.hhs.gov/grants/grants_resources.html</a> .	Submission is due by the application due date found in the Overview and in Section IV.3.
Proof of Non-Profit Status	Referenced in Section IV.2. of the announcement under "Legal Status of Applicant Entity" in the "Project Description."	Submission is due prior to award.
Documentation of Commitment of Non-Federal Resources	Referenced in Section IV.2. of the announcement under "Budget and Budget Justification."	Submission is due by the application due date found in the Overview and in Section IV.3.

Certification Regarding Lobbying	Referenced in Section IV.2. of the announcement and found at <a href="http://www.acf.hhs.gov/grants/grants_resources.html">http://www.acf.hhs.gov/grants/grants_resources.html</a> .	Submission is due prior to award.
SF-LLL - Disclosure of Lobbying Activities, if applicable	<p>"Disclosure Form to Report Lobbying" is referenced in Section IV.2. and found at <a href="http://www.acf.hhs.gov/grants/grants_resources.html">http://www.acf.hhs.gov/grants/grants_resources.html</a>.</p> <p>Submission of this form is required if any funds have been paid, or will be paid, to any person for influencing, or attempting to influence, an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan.</p>	If applicable, submission is prior to award.
This program is covered under E.O. 12372, "Intergovernmental Review of Federal Programs," and 45 CFR Part 100, "Intergovernmental Review of Department of Health and Human Services Programs and Activities". Applicants must submit all required application materials to the State Single Point of Contact (SPOC) and indicate the date of submission on the Standard Form (SF) 424 at item 19.	Applicants should go to the following URL for the official list of the jurisdictions that have elected to participate in E.O. 12372 <a href="http://www.whitehouse.gov/omb/grants_spoc/">http://www.whitehouse.gov/omb/grants_spoc/</a> as indicated in Section IV.4. of this announcement.	Submission due to State Single Point of Contact by the application due date found in the Overview and in Section IV.3.
Survey on Ensuring Equal Opportunity for Applicants	Non-profit private organizations (not including private universities) are encouraged to submit the survey with their applications. Applicants using a hard copy application, place the completed survey in an envelope labeled "Applicant Survey." Seal the envelope and include it along with the application package. Applicants applying electronically, may submit	Submission is voluntary. Submission may be made with the application or prior award.



	<p>this survey along with the application.</p> <p>The survey is referenced in Section IV.2. of the announcement. The survey may be found at <a href="http://www.acf.hhs.gov/grants/grants_resources.html">http://www.acf.hhs.gov/grants/grants_resources.html</a>.</p>	
Table of Contents	Referenced in Section IV.2. of the announcement under "Project Description."	Submission is due by the application due date found in the Overview and in Section IV.3.

## Appendices